# NEW TO BANK FIXED DEPOSIT FORM
For Resident Indians

IDFC BANK

Application Date D D M M Y Y Y Y

- Please complete this form in Black Ink and in CAPITAL LETTERS or ✓ where applicable
- Initial Payment in cash is accepted only at IDFC Bank branches
- Account Opening cheque should be in favour of the account holder only

Customer ID (If applicable) CKYC Number (If applicable)

## TELL US ABOUT YOURSELF

**Applicant Name** (Please complete as per your Identity Proof)

TITLE FIRST NAME MIDDLE NAME LAST NAME

**Date of Birth** D D M M Y Y Y Y

**Gender** Male Female Third Gender

**Marital Status** Married Unmarried Others

**Citizenship** (Applicable for other than India)

**Applicant Maiden Name** (Not applicable for unmarried female customers)

TITLE FIRST NAME MIDDLE NAME LAST NAME

**Place of Birth** **Country of Birth**

**For Tax Residents of countries in addition to India, please complete below:**

**Country of Tax Residence** **Foreign Tax Identification Number** **TIN Issuing Country**

Separate annexure to be executed in case of dual country of tax residence

**Overseas Jurisdiction Address Type** Address is same as Officially Valid Document Address is same as communication

Address is different (Please update Overseas Jurisdiction Address separately)

**Father's Name** (Mandatory, if customer does not have PAN) **Spouse Name**

TITLE FIRST NAME MIDDLE NAME LAST NAME

**Mother's Name** (As per OVD, no proof required)

TITLE FIRST NAME MIDDLE NAME LAST NAME

## PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW

**Aadhaar**

**Voter ID**

**Driving License** **Expiry Date** D D M M Y Y Y Y

**Passport** **Expiry Date** D D M M Y Y Y Y

**PIO/OCI Card** **Expiry Date** D D M M Y Y Y Y

**PAN*** **Form 60**

*If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have a PAN, please complete a Form 60.

## PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT

**Aadhaar** **Passport** **Driving License** **Voter ID**

**Line 1**

**Line 2**

**Landmark** (If any)

**City** **State** **Pin Code**

## ADDRESS FOR COMMUNICATION (No proof required)

Same as Above This is my Residence Place of Work

**Line 1**

**Line 2**

**Landmark** (If any)

**City** **State** **Pin Code**

## HOW WOULD YOU LIKE US TO REACH YOU?

**Mobile No.** (91) **Landline No.** (91) (STD Code) (Number)

**E-mail ID**

All Communication for this Account will be sent to the Mobile/E-mail of the first Holder

CB/28/06-2017

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## TELL US WHAT YOU DO FOR A LIVING

**Occupation** ☐ Salaried (Select Anyone) ☐ Public ☐ Private ☐ Government

**Corporate Name**

**Self Employed Professional** ☐ Doctor/CA/Architect/Lawyer/Consultant ☐ Entertainment/Alternate Medical Practitioner/Beautician

**Self Employed Business** ☐ Sole Proprietorship ☐ Partnership/Company **No of Years in Business** ☐ < 5 yrs ☐ > 5 yrs

☐ Homemaker ☐ Retired ☐ Farmer ☐ Politician ☐ Student ☐ Minor

**Source of Income** ☐ Salary ☐ Business ☐ Professional Fees ☐ Investments ☐ Agriculture ☐ Family Wealth

**Gross Annual Income (INR)**

## GOODS AND SERVICE TAX (GST) STATUS

| | | |
|---|---|---|
| Are you registered under GST | ☐ Yes (Please fill GST Annexure) | ☐ No |
| Are you exempt from GST | ☐ Yes (Please submit proof) | ☐ No |
| If exempt | ☐ Customer level exemption | ☐ Account level exemption |
| Are you a related person to IDFC Bank under GST (Please refer to last page for definition of related person) | ☐ Yes (If yes, please note that GST, as may be applicable, needs to be paid by the related person.) | ☐ No |

## SECOND/JOINT APPLICANT DETAILS

Customer ID (If applicable) CKYC Number (If applicable)

## TELL US ABOUT YOURSELF

**Applicant Name** (Please complete as per your Identity Proof)

TITLE FIRST NAME MIDDLE NAME LAST NAME

**Date of Birth** D D M M Y Y Y Y **Gender** ☐ Male ☐ Female ☐ Third Gender

**Marital Status** ☐ Married ☐ Unmarried ☐ Others **Citizenship** (Applicable for other than India)

**Relationship with Primary Holder**

**Applicant Maiden Name** (Not applicable for unmarried female customers)

TITLE FIRST NAME MIDDLE NAME LAST NAME

**Place of Birth** **Country of Birth**

**For Tax Residents of countries in addition to India, please complete below:**

**Country of Tax Residence** **Foreign Tax Identification Number** **TIN Issuing Country**

Separate annexure to be executed in case of dual country of tax residence

**Overseas Jurisdiction Address Type** ☐ Address is same as Officially Valid Document ☐ Address is same as communication

☐ Address is different (Please update Overseas Jurisdiction Address separately)

☐ **Father's Name** (Mandatory, if customer does not have PAN) ☐ **Spouse Name**

TITLE FIRST NAME MIDDLE NAME LAST NAME

**Mother's Name** (As per OVD, no proof required)

TITLE FIRST NAME MIDDLE NAME LAST NAME

## PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW

**Aadhaar** **PAN*** ☐ **Form 60**

*If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have a PAN, please complete a Form 60.

**Voter ID**

**Driving License** **Expiry Date** D D M M Y Y Y Y

**Passport** **Expiry Date** D D M M Y Y Y Y

☐ **PIO/OCI Card** **Expiry Date** D D M M Y Y Y Y

## PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR

☐ **Aadhaar** ☐ **Passport** ☐ **Driving License** ☐ **Voter ID**

**Line 1**

**Line 2**

**Landmark** (If any)

**City** **State** **Pin Code**

IDFC BANK

## ADDRESS FOR COMMUNICATION (No proof required)

☐ Same as Above  This is my ☐ Residence ☐ Place of Work

**Line 1**

**Line 2**

**Landmark** (If any)

**City**  **State**  **Pin Code**

## HOW WOULD YOU LIKE US TO REACH YOU?

**Mobile No.** (91)  **Landline No.** (91) (STD Code) (Number)

**E-mail ID**

All Communication for this Account will be sent to the Mobile/E-mail of the first Holder

## TELL US WHAT YOU DO FOR A LIVING

**Occupation** ☐ Salaried (Select Anyone) ☐ Public ☐ Private ☐ Government

**Corporate Name**

**Self Employed Professional** ☐ Doctor/CA/Architect/Lawyer/Consultant ☐ Entertainment/Alternate Medical Practitioner/Beautician

**Self Employed Business** ☐ Sole Proprietorship ☐ Partnership/Company **No of Years in Business** ☐ < 5 yrs ☐ > 5 yrs

☐ Homemaker ☐ Retired ☐ Farmer ☐ Politician ☐ Student ☐ Minor

**Source of Income** ☐ Salary ☐ Business ☐ Professional Fees ☐ Investments ☐ Agriculture ☐ Family Wealth

**Gross Annual Income (INR)**

## TELL US THE DETAILS OF THE DEPOSIT TO BE BOOKED

| Deposit Type | Amount | Tenure* | | | Interest Mandate–Long Term>180 days | | | Interest Rate % |
|---|---|---|---|---|---|---|---|---|
| | | Years | Months | Days | Simple Interest | | Quarterly Compounding | |
| | | | | | Monthly** | Quarterly | | |
| ☐ Standard | | | | | ☐ | ☐ | ☐ | |
| ☐ Senior Citizen | | | | | ☐ | ☐ | ☐ | |
| ☐ Tax Saver | | 5 Years | | | ☐ | ☐ | ☐ | |
| In Words | | | | | | | | |

PAN/Form 60 is mandatory for booking time deposit exceeding Rs. 50,000/- at each instance and for time deposits aggregating to more than Rs. 5 lakhs during a financial year.

*Tenure of deposit can range from 7 days to 10 years except for Tax Saver Deposits which are for 5 years only

Tax Saver Deposits can only be booked by Individuals and HUFs that hold a valid PAN.

- For Short Term FDs with tenure <180 days, interest will be paid on maturity
- For Long Term FDs with tenure >180 days, interest pay-out will be as follows:
  - i) Simple Interest FD: Monthly or Quarterly
  - ii) Compound Interest FD: On Maturity

**Interest will be calculated for the quarter and paid monthly at a discounted rate from the standard FD rate

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## MODE OF OPERATION FOR THE DEPOSIT

**Mode of Operation** ☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Former or Survivor

## HOW WOULD YOU LIKE TO FUND THE DEPOSIT?

☐ **Cheque** Cheque Number ____ Cheque Drawn on ____ Cheque Date D D M M Y Y Y Y

☐ **NEFT/RTGS**

Fixed Deposit funding through third party account will not be accepted.
Funding done through cheque will be banked the next working day and clear funds will be available with IDFC Bank on T + 2 working days (T being the day when cheque is banked)

## WHAT WOULD YOU WANT THE BANK TO DO WITH THE DEPOSIT ON MATURITY

| FOR SIMPLE INTEREST FDs | FOR COMPOUND INTEREST FDS / SHORT TERM FDS |
|---|---|
| ☐ Renew | ☐ Renew Principal & Interest |
| ☐ Payout, do not renew | ☐ Payout, do not renew |
| | ☐ Renew Principal & Payout Interest |

If you have selected payout option (Interest and/or Principal) please provide following details. Payout will be effected directly to this account

Account Name ____

Account Number ____ IFSC Code ____

- Account has to be in the name of the depositor, Fixed Deposit proceeds will not be credited to Third Party Accounts
- Tax Saver Deposit will not be renewed and will be paid to customer as per maturity instructions opted
- If you do not have a PAN automatic renewal option will not be available for Fixed Deposits and maturity proceeds will be paid to customer as per maturity instructions opted
- If you do not have a PAN, please fill Form 60

## PLEASE ADD A NOMINATION TO YOUR DEPOSIT

(Nomination under Section 45 ZA of the Banking Regulations Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect to Bank Accounts.)
The Nominee or Guardian (if applicable) cannot be a holder on the account.

☐ **Yes,** I want to nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by IDFC Bank Ltd

☐ **No,** I do not wish to nominate anyone on my behalf at this moment. I understand the advantages of nomination and the consequences of not nominating anyone to my account

**Customer ID** ____ (In case an existing account holder, don't fill address)

**Nominee Name**

TITLE FIRST NAME MIDDLE NAME LAST NAME

**Nominee Address** ☐ Same as primary account holder communication address ☐ Update address as below

If the nominee is a minor**, please complete this section. As the nominee is a minor on this date, I/We appoint:

**Relationship with Depositor** ____ **Date of Birth** D D M M Y Y Y Y

**Guardian Name**

TITLE FIRST NAME MIDDLE NAME LAST NAME

**Guardian Address** ____

to receive the amount of deposits in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee. (** Where deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor)

☐ Please mention the nominee name in the statement/advice/passbook

I/We do hereby declare what is stated above is true to the best of my knowledge and belief.

Date D D M M Y Y Y Y Place ____

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## DECLARATION (Please read carefully and sign at the and of this section)

1. I/We wish to avail the banking facilities/products from IDFC Bank Limited ("IDFC Bank"), and have read, understood and agree to the Terms and Conditions displayed on the website of IDFC Bank i.e. www.idfcbank.com, which may be amended by IDFC Bank from time to time and hosted and notified on the website of IDFC Bank. 2. I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges. This Schedule of Charges is also displayed on www.idfcbank.com. 3. I/We agree to abide by and be bound by all applicable rules/regulations/instructions/guidelines issued by the Reserve Bank of India, and under the FEMA regulations, 2000 governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We have declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard. 4. I/We authorise IDFC Bank to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to IDFC Bank. I/We declare that I/we have not availed any credit facility from any bank or have obtained NOC from such bank(s) for opening of a current account with IDFC Bank. 5. I/We agree to furnish and intimate to IDFC Bank any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We authorise IDFC Bank to exchange, share or part with all the information provided herein with financial institutions/agencies/statutory bodies/other such persons, as may be required by IDFC Bank. I/We shall not hold IDFC Bank or its agents/representatives liable for using/sharing such information. 6. I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any action, under law or otherwise. 7. If any of the information provided here is incorrect, I/we hereby agree to indemnify and keep indemnified IDFC Bank, affiliates and their successors or assignees. 8. I/We agree and understand that IDFC Bank reserves the right to reject my/our account opening application form/request without assigning any reason thereof and without being liable to me/us in any manner whatsoever. 9. For accounts with Method of Operation "Either or Survivor": I/We hereby confirm that premature withdrawals of all Term Deposits placed and/or proposed to be placed shall be paid by IDFC Bank under the operation rule of "Either or Survivor". 10. In the absence of any special instructions, the deposit will be renewed on maturity for a like term at the then applicable interest rates. 11. As per Section 139(5A) of the Income Tax Act, every person receiving any sum of income or amount from which Tax has been deducted under the provisions of the Income Tax Act shall provide his/her PAN number to the person responsible for deducting such Tax. In case the PAN number provided, the bank shall not be liable for the non availment of the credit of tax deducted at Source. 12. As per section 206AA introduced by Finance (No. 2) Act, 2009 w.e.f 01.04.2010 every person receives income on which TDS is deductible shall furnish his/her PAN number, failing to which TDS shall be deducted at the rate of 20% in case of domestic deposits and 30.90% in case of NRO deposits*. Please further note that in absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted & penal TDS will be applicable. 13. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC Bank. 14. All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. IDFC Bank will provide me/us Services Accounting Code (SAC) and this will quoted in all our invoices/credit/debit notes. IDFC Bank will determine if I/We are related party based on documents available or submitted for this purpose. IDFC Bank will determine the location of service provided which shall be binding on me/us. I/We shall provide the Bank with the details of exemption or lower rate of tax, if any supported by relevant documents prior to availment of services. For smooth realisation of input tax credit, I/We shall validate the invoices uploaded in the GSTN portal by the Bank between the 10th - 15th day of the month succeeding the relevant period. In case of any discrepancies, I/We shall bring it to the notice immediately. IDFC Bank will issue invoices on a monthly basis. The contents of all the invoices, debit notes, credit notes, etc. will be as per rules and guidelines in the GST law.

Would you like IDFC Bank to contact you and tell you about new products, features and offers? ☐ Yes ☐ No

RECENT Colour Photograph

Name of Applicant (i)_____

Signature of Applicant (i)

RECENT Colour Photograph

Name of Applicant (ii)_____

Signature of Applicant (ii)

Date ☐☐ ☐☐ ☐☐☐☐
D D M M Y Y Y Y

Place_____

WITNESS 1
(Required only if nomination form has been filled and any of the applicants use thumb impression)

WITNESS 2
(Required only if nomination form has been filled and any of the applicants use thumb impression)

## BANK USE SECTION

Customer ID ☐☐☐☐☐☐☐☐☐☐ Deposit No. ☐☐☐☐☐☐☐☐☐☐☐

Account Branch Code _____ Account Branch Name _____ Product Code _____

Sourcing Branch Code _____ Sourcing Branch Name _____ Lead Generator _____

Lead Warmer _____ Lead Converter _____ Profit Center _____

Campaign Code _____

### Banker Certification

☐ I have met the Customer at: ☐ Communication Address ☐ Registered Address ☐ Other _____

☐ I have seen the original KYC documents and returned these to the customer. Copy/Photo taken for record

☐ The customer has signed in my presence

Name _____

Employee ID/RM Code _____

Certification Date
☐☐ ☐☐ ☐☐☐☐
D D M M Y Y Y Y

**Signature/Stamp**

**Definition of related person under GST is as under:**

(a) persons shall be deemed to be "**related persons**" if–
- (i) such persons are officers or directors of one another's businesses;
- (ii) such persons are legally recognised partners in business;
- (iii) such persons are employer and employee;
- (iv) any person directly or indirectly owns, controls or holds twenty-five per cent or more of the outstanding voting stock or shares of both of them;
- (v) one of them directly or indirectly controls the other;
- (vi) both of them are directly or indirectly controlled by a third person;
- (vii) together they directly or indirectly control a third person; or they are members of the same family;

(b) the term "person" also includes legal persons;

(c) persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.

Explanation I. - The term "person" also includes legal persons.
Explanation II. - Persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.